

pling the data directly to the corresponding optical interface of another one of said portable modules with said modules positioned adjacent each other and the first interfaces thereof in optical registration; a plurality of resident units, each of said resident units including a housing, a receptacle in the housing for receiving one of said portable modules and a second optical interface in said receptacle for communicating the data with a portable module seated in said receptacle with said first and second interfaces thereof in optical registration with each other; means for transferring the data between resident units; and means for controlling communication of the data (1) directly between portable modules via only said first optical interfaces or (2) between portable modules, indirectly, through resident units within which said portable modules are seated, via said first and second optical interfaces thereof.

5. The system of claim 4, including control means within the microprocessor circuitry of each said portable

module to store plural data accumulated by the module via the first optical interface and keyboard.

6. The system of claim 5, wherein each said resident unit includes means for selectively downloading data stored in a portable module received therein to a central computer or to control a printer to provide a hard copy of said data.

7. The system of claim 4, wherein the data include electronic funds transfer data, and said portable module includes switch means for storing transaction data in separate regions of said memory as a function of a credit mode or debit mode of operation selected by said switch means.

8. The system of claim 4, wherein each of said portable modules includes an input port for receiving data from an external source to be accumulated within said memory.

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